



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(c)**

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Order Filed on July 5, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In re

CYNTHIA SIWULEC,

Debtor

Case No.: 22-10299-MBK

Chapter: 13

at 10:00 am

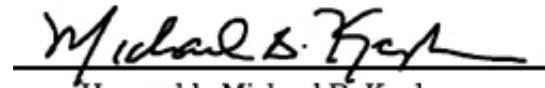
Hearing Date: July 13, 2022

Judge: Michael B. Kaplan

**ORDER RESOLVING OBJECTION TO  
CONFIRMATION**

The Order set forth on the following pages is hereby **ORDERED**

**DATED: July 5, 2022**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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**Debtor:** Cynthia Siwulec

**Case No.:** 22-10299-MBK

**Caption:** Order Resolving Objection to Confirmation

THIS MATTER having been brought before the Court by David G. Beslow, Esq., attorney for the Debtor, Cynthia A Siwulec (“Debtor”), upon the filing of a Chapter 13 Plan, and SN Servicing Corporation as servicer for U.S. Bank Trust National Association, as Trustee of the Chalet Series IV Trust (“Secured Creditor”), by and through its attorneys, Friedman Vartolo LLP, having filed an Objection to the Confirmation of said Chapter 13 Plan, and the parties having subsequently resolved their differences; and for good cause shown;

**IT IS HEREBY ORDERED** as follows:

1. Secured Creditor has agreed to allow time for Debtor to sell or refinance the real property located at 181 Rumson Road, Rumson, NJ 07760. Debtor shall complete a sale or refinance by August 25, 2022 and in the event the Debtor fails to sell/refinance by August 25, 2022, then Secured Creditor may file a certification of default with the Court seeking dismissal of the Debtor’s Chapter 13 case, a copy of which certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor’s attorney.
2. Debtor agrees to make timely regular post-petition monthly mortgage payments.
3. Debtor acknowledges that the monthly post-petition mortgage payment is subject to change in accordance with the terms of the note and mortgage.
4. In the event the Debtor fails to make the regular monthly payments within thirty (30) days of the date the payments are due, then Secured Creditor may file a motion or certification to vacate the automatic stay accordingly, a copy of which shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor’s attorney.
5. This Order shall be incorporated in and become part of any Order Confirming Plan in the herein matter.